THE WEEKLY KANSAS CHIEF.

SUPPLEMENT.

THE KANSAS MUTUAL Pile Association.

prop se rod ste in on pe sisten

a well
nd be
ht her
n, an
e bne
nt; br
entia
en th
to th
hadow
de au

. Wa

have
he imno burere note that
upied,
gainst
h over
Court,
r most
miser,
gives
er it to

rs out ts, in-

s if it Il out, vill be

Hank mek n their cen in speka.

rpers Fo see never

h and they place.

Rem

le not

case; value; l, rad-adical

who
to his
rious.
mutknow
hered
which
tee, it
jaw.
from
yed a

Emer-

ivery

PRINCIPAL OFFICE, HIAWATHA, KAS.

OFFICERS:

J. P. Davis	
HENRY GRAVES, SAMUEL C. DAVIS	127 D 24
Jso. E. Moon, E. N. Morrill	Secretary.
E. W. BLISS	Medical Directur.
J. P. Davis, J. D. Moon,	Directors.

TO THE PEOPLE.

THE KANSAS MUTUAL LIFE ASSOCIATION, OFFICE ized and chartered under the laws of the State of Kansas, with principal office at Hiawatha, Kansas, Kansas, with principal office at Hiawatha, Kansas, offers to the public a new feature in Mutual Life Insurance, which it will be well for everyone desiring Life Insurance, upon Assessment, or Actual Cost Plan, to examine, before taking a Policy in any other Association. The members mutually insure each other and pay a stipulated sum to the company for transacting their business.

The cost of carrying a Policy, outside of the sum charged for expenses, is strictly governed by the actual losses experienced.

OUR EXPECTATION INDENSITY FEATURE:

To all who desire to "lay by" something "for a

To all who desire to "lay by" something "for a rainy day," when old age has crept upon them, we earnestly recommend our Expectation Indom-nity, and know of no surer or safer way than to take a Policy in the Kansas Murcal Life Asso-CIATION.

The "small mites," contributed while young, and to aid the bereaved ones of our member-ship, in time, will revert to you with interest. Thus offering to you not only assurance upon your life at actual cost, but absolute protection from want and servitude when you become old and decrepit.

OUR PLAN.

Any person, male or female, between the ages of 18 and 00 years, inclusive, of sound mind and body, who can pass the required medical examination, may obtain a Policy in this Association as follows:

follows:
Policy limited to \$1,500, membership fee. \$12.00
\$3,000, \$3,000, \$2.00
Medical Examination not to exceed. \$2.00
This Association will issue one \$1,500 Policy, and one \$1,000 Policy on any one life. Provided both Policies are issued at the same time a membership fee of \$20 will be charged; if not issued at same time, regular membership fee will be required.

For the preparet of the

For the payment of the current expenses of the Association, yearly dues will be required as follows:

THEFMERIN	FRIE	HERCE O	2 250	BEET STATES		+ 613
**	44	94	26	44	40,	1.00
46	44	24	41		50,	
14	+#1	(6.5	31		53,	
14	44	24	56		60,	
			strn	of 1	0 cents on each as	SCR

ment to pay expense of collecting the same.

The Association guarantees that all money collected by assessment to pay beath and Expectation Indemnity Claims, shall be applied to these claims only.

PRACTICAL ILLUSTRATION OF PLAN.

There are no classes or divisions except the grading as regards ages, each member paying as per schedule rate on the death of any Policy holder until the aggregate of assessments exceed the limit of his or her Policy, when the assessments decrease in proportion to the increase of the aggregate assessments.

To illustrate: "A" holds a Policy limited to \$1,500, "B" Holds a policy limited to \$1,500, "B" thought a policy limited to \$1,000, both under 41 years of age. They each pay \$1.00

on the death of any member of the Association until the aggregate of assessments exceed \$1,500. This is right, for in case of the death of either, their representatives would receive alike up to this point, after which "A's" assessments Gerease in proportion as the aggregate of assessments increase, and "B" continues to pay \$1.00 upon the death of any \$3,000 Policy holder, until the aggregate of assessments made in this marmer will exceed the amount of \$3,000, after which "B's" assessments will decrease in the same proportion as "A's." If there were exactly 12,000 Policies, and 6,000 held \$3,000 Policies, "A" would be assessed 16% courts and "B" 33% cents on the death of any \$3,000 Policy holder, which is right; "B" being insured for double the amount of "A," pays on "A's" death just what "A" pays in ease of his death.

It will thus be seen that a member is not re-

It will thus be seen that a member is not re-quired to pay on the death of others more than they would have to pay on his death.

SPECIAL INDUCEMENTS TO MEMBERS.

AN EXPECTATION INDEMSITY.

Any member living to the age estimated according to the "American Mortality table" shall, if he or she chooses to surrender his or her Policy, be paid the sum such person has paid into the treasury on account of assessments for "Death and Expectation Indemnity claims," together with four per cent, interest upon the amounts paid, said interest to be computed from the end of each year, during which time such payments may have been made.

The following is the "Expectation of Life," constructed from the "American Mortality Table,"

FRARE	EXPECTATION	YEARS	KEPECTATION	Yes	
Oth	YEARS	OLD	YEARS	HLD	YEARS
18	45.5	122	23.9	45	21.6
19	42 9	28	155 Z	47	21.1
-00	41.0	34	32.5	48	22.4
21	41.5	95	51 8	49	21.6
22	40.9	35	H1 1 *	50	20.9
25	40.4	167	20.4	10	20 4
24	29.5	86	29.6	52	19.5
95	16.1	29	25.9	241	18 8
296	38-1	415	95.2	54	18.1
20	57.4	41	27.5	55	17.4
25	26.7	- 42	26.7	56	36 T
29.	36.0	45	26.0	37	16 1
30	\$5.8	44	25.3	38	30.4
31	34 6	45	24.5	209	34.7

To pay Expectation Indemnity Claim upon the surrender of Policy, a levy will be made in the same manner as to pay a death claim.

Members being dropped for non-payment of annual dues or assessments, may be reinstated within one year upon payment of all charges against them and furnishing a certificate of good health.

health.

Membership fees are payable to the authorized agent of the Association at the time he takes the application, and most accompany it to the home office, the agent giving a receipt for the some, agreeing to return the money to applicant if the Association refuses or neglects within thirty days to issue a Policy.

Every officer and agent who handles a dollar of the funds of the members of this Association is required to give good and sufficient bond to the Trustees for the safe performance of his duties.

All remittances to the Association must be made by postoffice money orders, drafts, or registered letters, made payable to the Secretary. Agents are not permitted to contract any debts nor waive any agreements for this Association.

Agents are not permitted to contract any debts nor unive any agreements for this Association.

Any agent of this Association who shall make any false representation, in order to secure business, shall be inauceliately discharged from the employment of the Association.

This Association will not contest the payment of losses after a Policy holder has sustained a membership for three years.

Upon notice of the death of a member of the Association, the Secretary shall immeliately forward to the representatives of the deceased, instructions how to proceed in making satisfactory proof of death. When such proof is received, he shall at once notify each policy-holder—then in force—of the name of deceased, where, when, and cause of death, number of Policy held by deceased, name of wife or other beneficiary, attending physician, name of firmed of deceased, together with their affidiavits, and mane of official executing the same—and requiring every member to forward the amount levied upon him or her within thirty days of such notice.

of such notice.

Policy holders should always notify the Secretary of change of postoffice address.

Money may be deposited with the Secretary to meet fainre death losses, but the Secretary shall nevertheless give the regular notice, always showing the amount remaining to the credit of the de-positor.

Experience has proven that the cost of carrying \$1,500 Insurance on the Mutual or actual cost plan, is for one year, as follows:
Between the area of 18 cm. 1 cm.

etween	the	nges		25\$ 40		90
74	46	166			10	60
: 11	**	146			13	59
48	+4	- 64			17	76

OLD TIME RATES FOR \$1,500 INSURANCE.

Aon	PREMIUM	Agu	PRENIUM:	Age	ANNUAL PRENICE	
· · · · · · · · · · · · · · · · · · ·	\$ 25 45 27 66 27 66 29 64 29 70 30 31 31 30 33 30 31 30 33 30 34 35 35 30 35 30 35 30 36 3	20 30 30 40 40 40 40 40 40 40 40 40 40 40 40 40	\$ 35 17 35 36 40 65 42 54 45 54 45 55 56 55 56 55 56 55 56 55	45 49 50 51 52 54 54 55 55 56 57 58 58	\$ 64 47 67 35 70 41 74 19 61 11 85 36 89 68 99 49 104 91 110 66 116 83	

WHY INSURE IN THE KANSAS MUTUAL LIFE ASSOCIATION.

WHY INSURE IN THE KANSAS MUTUAL LIFE ASSOCIATION.

1st. Secure it is note and reinable.

2d. Because it costs only from one-third to one-diffs what it would cost in most of the sold line companies.

2d. This Association issues the most liberal Policy, having as few conditions at the weight of its membership will permit.

2th. The janyment of accessments as graded, according to age at joining. Thus the young do not pay for the old.

2th. The plan of this Association is entisently practicable and comprehenses. It is cludes all abrantages of death claims and percent descriptions of this Association is entisently practicable and comprehenses. It is cludes all abrantages of death claims and percent in the sold of the Association is entisently practicable and percent indemnity upon principles of aquity and residently.

2th. The achecials of fees, days, and assessments has been made with the preatest of card after a careful study of the American mortality table, and are submitted to a thoughtful public with the belief that they will grove equitable sold just. We claim to have labored inselligantly to throw the protecting arm of charity and fresterably around thousands in this western land who are now "taking their own chances."

Eth. If your percent lived to an old age and you are sound and regard, your health have a moony whose in it which you may use if you see fit. By taking Insurances it, you will create a final against sociation and dispute, and when you have arrived at your age of expectancy be possessed of a han forme awity.

2th. No provision for the possible necessities of your family is adequate workers.

2th. Suprovision for the possible necessities of your family is adequate which is not immediate. For your death may be investigated which is not immediate. The provision and the owner is an insurance on my life will give me below to a provision of the possible necessities of your family and the owner is a natural at the work in marked the provision and the receive and the provision for the possible and the

REFERENCES

REFERENCES.

To parties wishing to make inquiry as to the responsibility and standing of the gentlemen concounseted with this Association, we respectfully refer as follows:
All Business Men of Hiawatha, Kans.
Hon. John P. St. John, Governor of Kansas.

D. W. Finney, Lieuenant Governor, Kans.
James Smith, Secretary of State, Kans.
James Smith, Secretary of State, Kans.
James Smith, Secretary of State, Kans.
John Francis, State Treasurer, Kans.
W. A. Johnston, Attorney General, Kans.
H. C. Speer, State Sapt, Pub. Instr'n., Kas.
Albert H. Horton, Chief Justice, Kans.
S. A. Kingman, Ex-Chief Justice, Kans.
O. T. Weich, Supt. of Insurance, Kans.
P. B. Piurab, U. S. Senator, Kans.
P. B. Piurab, U. S. Senator, Kans.
Juo, A. Anderson, M. C., 1st Dist., Kans.
Ira F. Collias, State Senator, Sabetha, Kas, Ist National Bank, Chicago, Ills.
Ist Nanional Bank, Hiawatha, Kans.
Willis Brown, Cash'r State Bank, Seneca, Kans.
E. J. Emery, Pres. Nemnia Co. Bank, Seneca, Ks.
E. Knowles, Cash'r, State Bank, Sabetha, Kans.
Chas, Kester, Banker, Hghländ, Kansas.
Boder Bros., Bankers, Troy, Kans.
T. W. Evans, Cash'r Merchants' Bank, St. Jo, Mo. Donnell, Lawson & Co., Bankers, New York.
Ist National Bank, Macomb, Ills.
Win, Graves, Cash'r Herchants' Bank, Wilsaw, Ind.
McVey & Pancake, Bankers, Blandinsville, Ills.
E. C. Knowles, Cash'r Washington Kans.
E. B. Parcell, Banker, Manhattan, Kans.
Ruel, Nins & Co., Bankers, Falls City, Neb.

A name of masked men tried to "pi" the Wahoo, Neb., Independent office, not long ago. The office concluded not to "pi," the maskers

being met with revolvers.

OSCAR WILDE doesn't like Prof. Swing. Never

mind, poor Mr. Swing, we like you.

f the Elledge, Troy.

Ripp
a, range 17; \$4,000.
Catherine Laverentz and husband to Diedrich an excellent one.

Catherine Laverentz and husband to Diedrich an excellent one.

ge

ice

ie

ring

DG

nin

loo

d to in t car, than all s g sto ing four dence king

a Ca